

Remarks

Claims 1-20 are pending in the Application. Entry of the amendment is respectfully requested. No new matter has been added. Reconsideration is respectfully requested.

Claim Status

Claims 1 and 20 were objected to as containing informalities. The Applicant respectfully traverses the objections. Nevertheless, claims 1 and 20 were amended as requested to advance prosecution. The Applicant respectfully requests that the objection to claims 1 and 20 be withdrawn. The amendment to claim 20 has been made to advance prosecution and not by way of limiting the subject matter thereof.

Claims 1 and 12-14 were rejected as anticipated pursuant to 35 U.S.C. § 102(e) over Kawan (US 2002/0062284).

Claims 2-6 were rejected as obvious pursuant to 35 U.S.C. § 103(a) over Kawan in view of Jonstromer (US 6,142,369).

Claims 7-11 and 15-19 were indicated allowable if written in an independent form. Claim 20 was indicated allowable over the prior art of record. Claims 10, 15, and 16 were placed in an independent form as requested. Thus, Applicant respectfully submits that claims 10-11 and 15-20 are now allowable.

The Rejections

Claim 1

The Applicant respectfully traverses the rejection. The Action is silent as to where Kawan (what sections and reference numerals thereof) actually teaches the recited features and relationships. For example, where does Kawan relate usage of a portable hand-held device to the dispensing of requested cash from an ATM? Kawan uses a terminal as a communications link to perform transactions such as "loading value on the smart card 20, making investments, loading or unloading data such as addresses, phone numbers or stock information" (page 3, paragraph 30, last line). However, there is no evidence that the transactions include dispensing cash via a cash dispenser. Conversely, Kawan teaches that in performing the available transactions the terminal doesn't even have to be an ATM but may instead be a "personal computer, or a land or wireless telephone" (page 1, paragraph 8, first line). Kawan does not anticipate claim 1.

The Dependent Claims

The applied art also does not teach or suggest the recited dependent claims. Each of the dependent claims depends directly or indirectly from an independent claim. The Applicant has shown the independent claims to be allowable. Thus, it is asserted that the dependent claims are allowable on the same basis. Furthermore, each dependent claim additionally recites specific features and relationships that further patentably distinguish the claimed invention over the applied art. The references, taken alone or in combination, do not teach or suggest the recited features and relationships. Nor would it have been obvious to have modified Kawan with the teaching of Jonstromer as alleged to have produced the claimed invention.



Fee For Additional Claims


Please charge the fee associated with the submission of two additional independent claims (\$400) and any other fee due to Deposit Account 09-0428.

Conclusion

Each of Applicant's pending claims specifically recites features, relationships, and steps that are neither disclosed nor suggested in the applied prior art. Furthermore, the applied prior art is devoid of any such teaching, suggestion, or motivation for combining features of the applied art so as to produce Applicant's invention. Allowance of all of Applicant's pending claims is therefore respectfully requested.

The undersigned will be happy to discuss any aspect of the Application by telephone at the Office's convenience.

Respectfully submitted,



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